

In re:
Elaine Mabel Simpson
Debtor

Case No. 22-11293-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 20, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	+ Elaine Mabel Simpson, 709 Lower State Road, North Wales, PA 19454-1301
ust	+ United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320 Philadelphia, PA 19107-4202
14692265	AMERICAN EXPRESS, P.O. BOX 29780, FT. LAUDERDALE, FL 33329-7800
14692264	+ AMERICAN EXPRESS CORRESPONDENCE ADDRESS, 200 VESEY ST., BROOKFIELD PLACE, 50TH FLOOR, NEW YORK, NY 10285-1000
14692273	CITIBANK/LL BEAN, P.O. BOX 9001068, LOUISVILLE, KY 40290-1068
14692274	CREDIT ONE BANK N.A. CORRESPONDENCE, P.O. BOX 98873, LAS VEGAS, NV 89193-8873
14692297	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14692298	+ Experian, P.O. Box 9701, Allen, TX 75013-9701
14692299	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14692304	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14692278	HOME DEPOT CREDIT SERVICES, P.O. BOX 90011010, LOUISVILLE, KY 40290-1010
14692279	+ HOME DEPOT CREDIT SERVICES/CITIBANK, 4300 WESTOWN PARKWAY WEST, DES MOINES, IA 50266-1266
14692300	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
14692305	+ Montgomery County Tax Claim Bureau, P.O. Box 190, Norritown PA 19404-0190
14692292	TARGET CARD SERVICES TD BANK USA N.A., 3901 WEST 53RD STREET, SIOUX FALLS, SD 57106-4216
14692293	+ TD BANK USA N.A., 1701 MARLTON PIKE EAST, CHERRY HILL, NJ 08003-2335
14692303	+ Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000
14692296	+ UPSTART, 2950 S. DELAWARE STREET, SAN MATEO, CA 94403-2580
14692295	+ UPSTART OPERATIONS DEPARTMENT, P.O. BOX 1503, SAN CARLOS, CA 94070-7503

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	May 20 2022 23:56:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	+ EDI: FGARYFSEITZ.COM	May 21 2022 03:58:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	May 20 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 21 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14692263	Email/PDF: bncnotices@becket-lee.com	May 21 2022 00:04:46	AMERICAN EXPRESS, P.O. BOX 1270, NEWARK, NJ 07101-1270

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14692266	Email/PDF: bncnotices@becket-lee.com	May 21 2022 00:04:41	AMERICAN EXPRESS, P.O. BOX 297800, FT. LAUDERDALE, FL 33329-7800
14692267	Email/Text: ebnbankruptcy@ahm.honda.com	May 20 2022 23:56:00	AMERICAN HONDA FINANCE CORPORATION (P), P.O. BOX 168088, IRVING, TX, 75016-8088 AUTOMOBILE LEASE
14692269	+ EDI: CAPITALONE.COM	May 21 2022 03:58:00	CAPITAL ONE, P.O. BOX 70886, CHARLOTTE, NC 28272-0886
14692268	EDI: CAPITALONE.COM	May 21 2022 03:58:00	CAPITAL ONE BANKRUPTCY DEPARTMENT (P), P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
14692270	EDI: CITICORP.COM	May 21 2022 03:58:00	CITIBANK (P), P.O. BOX 790034, ST. LOUIS, MO 63179-0034
14692271	+ EDI: CITICORP.COM	May 21 2022 03:58:00	CITIBANK CUSTOMER SERVICE, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500
14692272	+ EDI: CITICORP.COM	May 21 2022 03:58:00	CITIBANK/BEST BUY, P.O. BOX 9001007, LOUISVILLE, KY 40290-1007
14692276	Email/PDF: creditonebknotifications@resurgent.com	May 21 2022 00:04:35	CREDIT ONE BANK, P.O. BOX 60500, CITY OF INDUSTRY, CA 91716-0500
14692275	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2022 00:04:43	CREDIT ONE BANK N.A., 6801 SOUTH CIMARRON ROAD, LAS VEGAS, NV 89113-2273
14692277	+ EDI: CITICORP.COM	May 21 2022 03:58:00	DEPARTMENT STORES NATIONAL BANK/MACYS, 701 EAST 60TH ST. NORTH, SIOUX FALLS, SD 57104
14692297	^ MEBN	May 20 2022 23:54:32	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14692298	^ MEBN	May 20 2022 23:54:36	Experian, P.O. Box 9701, Allen, TX 75013-9701
14692299	^ MEBN	May 20 2022 23:54:37	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14692301	EDI: IRS.COM	May 21 2022 03:58:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14692280	+ EDI: RMSC.COM	May 21 2022 03:58:00	JC PENNEY/SYNCHRONY BANK, 950 FORRER BLVD., KETTERING, OH 45420-1469
14692281	EDI: RMSC.COM	May 21 2022 03:58:00	JCPENNEY, P.O. BOX 960090, ORLANDO, FL 32896-0090
14692282	EDI: CITICORP.COM	May 21 2022 03:58:00	MACYS/DSNB, P.O. BOX 6167, SIOUX FALLS, SD 57117-6167
14692302	EDI: PENNDEPTREV	May 21 2022 03:58:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14692302	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 23:56:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14692283	Email/Text: Bankruptcy.Notices@pnc.com	May 20 2022 23:56:00	PNC BANK, 249 FIFTH AVENUE, PITTSBURGH, PA 165522
14692284	Email/Text: Bankruptcy.Notices@pnc.com	May 20 2022 23:56:00	PNC BANK, P.O. BOX 3180, PITTSBURGH, PA 15230
14692285	Email/Text: Bankruptcy.Notices@pnc.com	May 20 2022 23:56:00	PNC BANK, P.O. BOX 856177, LOUISVILLE, KY 40285
14692287	+ EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK, 140 WEKIVA SPRINGS

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			ROAD, LONGWOOD, FL 32779-3604
14692288	+ EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK, 950 FORRER BLVD., KETTERING, OH 45420-1469
14692286	EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK BANKRUPTCY DEPARTMENT, P.O. BOX 965064, ORLANDO, FL 32896-5064
14692289	EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK/AMAZON, P.O. BOX 966013, ORLANDO, FL 32896-5013
14692290	+ EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK/HSN, P.O. BOX 530905, ATLANTA, GA 30353-0905
14692291	EDI: RMSC.COM	May 21 2022 03:58:00	SYNCHRONY BANK/VERIZON, P.O. BOX 530916, ATLANTA, GA 30353-0916
14692294	EDI: WTRRN BANK.COM	May 21 2022 03:58:00	TD BANK/TARGET CARD SERVICES, P.O. BOX 660170, DALLAS, TX 75266-0170
14692303	^ MEBN	May 20 2022 23:54:36	Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000
14692296	+ EDI: LCIUPSTART	May 21 2022 03:58:00	UPSTART, 2950 S. DELAWARE STREET, SAN MATEO, CA 94403-2580
14692295	+ EDI: LCIUPSTART	May 21 2022 03:58:00	UPSTART OPERATIONS DEPARTMENT, P.O. BOX 1503, SAN CARLOS, CA 94070-7503

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Elaine Mabel Simpson Social Security number or ITIN: xxx-xx-0153
First Name Middle Name Last Name EIN: --_-----
Debtor 2: Social Security number or ITIN: -----
(Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 5/19/22
Case number: 22-11293-mdc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elaine Mabel Simpson	
2. All other names used in the last 8 years		
3. Address	709 Lower State Road North Wales, PA 19454	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Debtor **Elaine Mabel Simpson**

Case number **22-11293-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
Date: 5/20/22		
7. Meeting of creditors	June 23, 2022 at 09:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/22/22
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	